

EXHIBIT B

2/1/2012

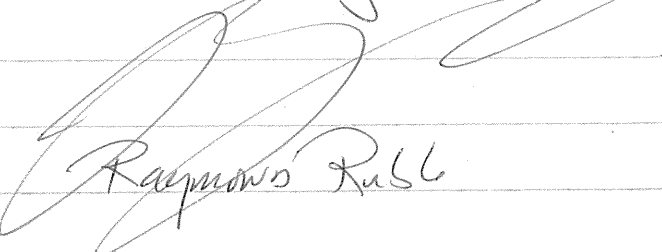
Roland Barral, Esq
Area Counsel (Financial Services)
Internal Revenue Service
33 Maiden Lane, Fl. 12
NY, NY 10038

Re: Bank of NY v. Comm'r

Dear Mr. Barral:

I am in receipt of your letter dated Jan 27, 2012. I will be happy to be interviewed by you, however, I am advising you in advance that I will exercise my 5th amendment right to remain silent with respect to all questions other than my identity.

With kind regards


Raymond Rubel